

<i>SERFF Tracking Number:</i>	<i>EVST-125685089</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-GL-20024138</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>GL-Rules/CW-GL-20024082</i>		

Filing at a Glance

Company: Everest National Insurance Company

Product Name: General Liability

SERFF Tr Num: EVST-125685089

State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$100

Made/Occurrence

Sub-TOI: 17.0000 Other Liability Sub-TOI

Co Tr Num: AR-GL-20024138

State Status: Fees verified and received

Combinations

Filing Type: Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Author: Vanessa King

Disposition Date: 06/12/2008

Date Submitted: 06/11/2008

Disposition Status: Approved

Effective Date Requested (New): 07/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: GL-Rules

Status of Filing in Domicile: Pending

Project Number: CW-GL-20024082

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 06/12/2008

State Status Changed: 06/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

This filing consists of three changes. The descriptions of the three sections are shown below:

1) We are introducing endorsement EIL 21 505 – Total Abuse Or Molestation Exclusion, for use with our General Liability business. This endorsement provides the option to exclude liability coverage for the abuse or molestation of any person by any person, persons or organizations. We are also revising our General Liability company exception rule pages to reference this new endorsement.

<i>SERFF Tracking Number:</i>	<i>EVST-125685089</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-GL-20024138</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>GL-Rules/CW-GL-20024082</i>		

2) We are introducing EDEC 227 - Social Services Professional Liability Declarations, for use with our General Liability business. As a companion to this new form, we are also revising our General Liability company exception rule pages to reference EDEC 227, and to properly identify where certain limits applicable to our Optional Enhancement Packages for Child Care Centers and Social Services are to be found within the policy. Under a separate filing, we are also introducing this form for use with our Professional Liability business.

3) We are revising our General Liability company exception rule pages to reference previously approved endorsement ECG 25 511 – Limitation – No Stacking Of Occurrence Limits Of Insurance, in order to expand the availability of this endorsement beyond our Entertainment, Leisure and Sports Program, to all of our General Liability business. Additionally, we are also deleting reference to this endorsement in our program-specific supplement, “Risk Managed Entertainment, Leisure and Sports Program Supplemental Manual – General Liability” as it will no longer be exclusive to this program.

The changes to the forms have been filed under separate cover.

We request an effective date of July 1, 2008 or the earliest permissible date consistent with your requirements.

Company and Contact

Filing Contact Information

Vanessa King, Manager, Filing and Regulation	vanessa.king@everestre.com
P.O. Box 830	(908) 604-3267 [Phone]
Liberty Corner, NJ 07938-0830	(908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company	CoCode: 10120	State of Domicile: Delaware
477 Martinsville Road	Group Code: 1120	Company Type:
P.O. Box 830		
Liberty Corner, NJ 07938-0830	Group Name: Everest Re Group, Ltd.	State ID Number:
(908) 604-3000 ext. [Phone]	FEIN Number: 22-2660372	

SERFF Tracking Number: EVST-125685089 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-GL-20024138
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: General Liability
Project Name/Number: GL-Rules/CW-GL-20024082

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Everest National Insurance Company	\$100.00	06/11/2008	20792856

SERFF Tracking Number:	EVST-125685089	State:	Arkansas
Filing Company:	Everest National Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	AR-GL-20024138		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	General Liability		
Project Name/Number:	GL-Rules/CW-GL-20024082		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	06/12/2008	06/12/2008

<i>SERFF Tracking Number:</i>	<i>EVST-125685089</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Everest National Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR-GL-20024138</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>General Liability</i>		
<i>Project Name/Number:</i>	<i>GL-Rules/CW-GL-20024082</i>		

Disposition

Disposition Date: 06/12/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Everest National Insurance Company	0.000%	\$0	117	\$561,644	0.000%	0.000%	0.000%

SERFF Tracking Number: EVST-125685089 State: Arkansas
 Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
 Company Tracking Number: AR-GL-20024138
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
 Product Name: General Liability
 Project Name/Number: GL-Rules/CW-GL-20024082

Item Type	Item Name	Item Status	Public Access
Supporting Document	Track Changes	Approved	Yes
Rate	Company Exception Page	Approved	Yes
Rate	Entertainment, Sports and Leisure Program	Approved	Yes

SERFF Tracking Number:	EVST-125685089	State:	Arkansas
Filing Company:	Everest National Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	AR-GL-20024138		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	General Liability		
Project Name/Number:	GL-Rules/CW-GL-20024082		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Everest National Insurance Company	0.000%	0.000%	\$0	117	\$561,644	0.000%	0.000%

SERFF Tracking Number: EVST-125685089 State: Arkansas

Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: AR-GL-20024138

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: General Liability

Project Name/Number: GL-Rules/CW-GL-20024082

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Company Exception Page	CEP-GL-AR-4	New	GL Manual Changes.pdf
Approved	Entertainment, Sports and Leisure Program	Section VI.B	Replacement	State Tracking #:AR-PC-05-017480 Supprule _2_.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company
Commercial Lines Manual

Arkansas (03)
Division Six – General Liability

CEP-GL-AR-4 ADDITIONAL OPTIONAL ENDORSEMENTS AND COVERAGES**ed. 07/08****ENIC E-#. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (The following is added to Rule 36. Description of Additional Optional Endorsements)**

There is no premium adjustment for endorsements included in Rule 36 unless otherwise indicated or provided for in this manual or other filed rating plans.

A. Additional Optional Endorsements (addition to Rule 36. A.)

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

- 13. Total Abuse or Molestation Exclusion EIL 21 505** – Attach this endorsement to exclude all coverage for abuse or molestation.

C. Amendment Of Limits Endorsements (addition to Rule 36. F.)

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

- 2.** To prevent the “stacking” of limits of liability when writing multiple policies for the same insured, attach **Limitation – No Stacking Of Occurrence Limits Of Insurance ECG 25 511.**

ENIC E-#. OPTIONAL ENHANCEMENT PACKAGE**A. Child Care Centers**

(the remainder of this rule remains unchanged)

The **Optional Enhancement Package** includes:

Form Title	Limits	Form Number
Additional Insured – Automatic Status When Required in a Written Agreement With You	N/A	ECG 20 506
Definition of Bodily Injury	N/A	ECG 04 551
Abuse Or Molestation (Including Corporal Punishment)	See Endorsement	ECG 04 558
Teachers Professional Liability	See CGL Declarations	ECG 04 559
Controlling Interest	N/A	CG 20 05
Lessors of Leased Equipment	N/A	CG 20 28
Mortgagees, Assignees or Receivers	N/A	CG 20 18
Newly Acquired Organizations	N/A	ECG 04 555
Notice and Knowledge of Occurrence	N/A	ECG 24 519
Owners, Managers or Lessors	N/A	CG 20 11
Supplementary Payments	\$1,000/\$500	ECG 25 507
Unintentional Errors or Omissions	N/A	ECG 24 521
Student Teachers	N/A	CG 20 26
Waiver of Transfer of Rights of Recovery	N/A	ECG 24 522
Total Abuse or Molestation Exclusion	N/A	ECG 21 541

COMPANY EXCEPTION PAGES**Everest National Insurance Company****Arkansas (03)****Commercial Lines Manual****Division Six – General Liability****B. Social Services**

(the remainder of this rule remains unchanged)

The **Optional Enhancement Package** includes:

Form Title	Limits	Form Number
Definition of Bodily Injury	N/A	ECG 04 551
Abuse Or Molestation (Including Corporal Punishment)	See Endorsement	ECG 04 558
Professional Exclusion	N/A	CG 21 16
Controlling Interest	N/A	CG 20 05
Lessors of Leased Equipment	N/A	CG 20 28
Mortgagees, Assignees or Receivers	N/A	CG 20 18
Newly Acquired Organizations	N/A	ECG 04 555
Non-Owned Watercraft	N/A	ECG 04 556
Notice and Knowledge of Occurrence	N/A	ECG 24 519
Owners, Managers or Lessors	N/A	CG 20 11
Supplementary Payments	\$1,000/\$500	ECG 25 507
Unintentional Errors or Omissions	N/A	ECG 24 521
Waiver of Transfer of Rights of Recovery	N/A	ECG 24 522
Total Abuse Or Molestation Exclusion	N/A	ECG 21 541
Social Services Professional Liability Coverage Form	See Declarations Form EDEC 227	EEO 00 523

Risk Managed Entertainment, Leisure and Sports Program Supplemental Manual – General Liability

This manual is a supplement to the Everest Company Exception Pages – General Liability.

(Sections I through V. remain unchanged)

VI. POLICY FORMS AND ENDORSEMENTS LIST

B. ENTERTAINMENT, LEISURE AND SPORTS PROGRAM FORMS

In addition to the endorsements referenced in elsewhere in this manual and in the company exception pages, the following endorsements may be used with the General Liability Coverage Parts applicable to this program. Refer to each endorsement to determine its content and applicable coverage parts. There is no premium adjustment for endorsements included in this rule, unless otherwise indicated or provided for in this manual or other filed rating plans.

(the remainder of this rule remains unchanged)

SERFF Tracking Number: EVST-125685089 State: Arkansas
Filing Company: Everest National Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: AR-GL-20024138
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations
Product Name: General Liability
Project Name/Number: GL-Rules/CW-GL-20024082

Supporting Document Schedules

Satisfied -Name: Track Changes **Review Status:** Approved 06/12/2008
Comments:
Attachments:
GL Manual - Track Changes.pdf
Supprule -Track Changes.pdf

COMPANY EXCEPTION PAGES

Everest National Insurance Company

Commercial Lines Manual

Division Six – General Liability

CEP-GL-4

ADDITIONAL OPTIONAL ENDORSEMENTS AND COVERAGES

ed. 07/08

ENIC E-#. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS (The following is added to Rule 36. Description of Additional Optional Endorsements)

A. Additional Optional Endorsements (addition to Rule 36. A.)

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

#. Total Abuse or Molestation Exclusion EIL 21 505 – Attach this endorsement to exclude all coverage for abuse or molestation.

C. Amendment Of Limits Endorsements (addition to Rule 36. F.)

(paragraph number follows the next in sequence, the remainder of this rule remains unchanged)

#. To prevent the “stacking” of limits of liability when writing multiple policies for the same insured, attach Limitation – No Stacking Of Occurrence Limits Of Insurance ECG 25 511.

ENIC E-#. OPTIONAL ENHANCEMENT PACKAGE

A. Child Care Centers

(the remainder of this rule remains unchanged)

The **Optional Enhancement Package** includes:

Form Title	Limits	Form Number
Additional Insured – Automatic Status When Required in a Written Agreement With You	N/A	ECG 20 506
Definition of Bodily Injury	N/A	ECG 04 551
Abuse Or Molestation (Including Corporal Punishment)	See <u>Declarations Endorsement</u>	ECG 04 558
Teachers Professional Liability	See <u>CGL</u> Declarations	ECG 04 559
Controlling Interest	N/A	CG 20 05
Lessors of Leased Equipment	N/A	CG 20 28
Mortgagees, Assignees or Receivers	N/A	CG 20 18
Newly Acquired Organizations	N/A	ECG 04 555
Notice and Knowledge of Occurrence	N/A	ECG 24 519
Owners, Managers or Lessors	N/A	CG 20 11
Supplementary Payments	\$1,000/\$500	ECG 25 507
Unintentional Errors or Omissions	N/A	ECG 24 521
Student Teachers	N/A	CG 20 26
Waiver of Transfer of Rights of Recovery	N/A	ECG 24 522
Total Abuse or Molestation Exclusion	N/A	ECG 21 541

B. Social Services

(the remainder of this rule remains unchanged)

The **Optional Enhancement Package** includes:

Form Title	Limits	Form Number
------------	--------	-------------

COMPANY EXCEPTION PAGES**Everest National Insurance Company****Commercial Lines Manual****Division Six – General Liability**

Definition of Bodily Injury	N/A	ECG 04 551
Abuse Or Molestation (Including Corporal Punishment)	See Declarations Endorsement	ECG 04 558
Professional Exclusion	N/A	CG 21 16
Controlling Interest	N/A	CG 20 05
Lessors of Leased Equipment	N/A	CG 20 28
Mortgagees, Assignees or Receivers	N/A	CG 20 18
Newly Acquired Organizations	N/A	ECG 04 555
Non-Owned Watercraft	N/A	ECG 04 556
Notice and Knowledge of Occurrence	N/A	ECG 24 519
Owners, Managers or Lessors	N/A	CG 20 11
Supplementary Payments	\$1,000/\$500	ECG 25 507
Unintentional Errors or Omissions	N/A	ECG 24 521
Waiver of Transfer of Rights of Recovery	N/A	ECG 24 522
Total Abuse Or Molestation Exclusion	N/A	ECG 21 541
Social Services Professional Liability Coverage Form	See Declarations Form EDEC 227	EEO 00 523

Risk Managed Entertainment, Leisure and Sports Program Supplemental Manual – General Liability

This manual is a supplement to the Everest Company Exception Pages – General Liability.

(Sections I through V. remain unchanged)

VI. POLICY FORMS AND ENDORSEMENTS LIST

B. ENTERTAINMENT, LEISURE AND SPORTS PROGRAM FORMS

In addition to the endorsements referenced in elsewhere in this manual and in the company exception pages, the following endorsements may be used with the General Liability Coverage Parts applicable to this program. Refer to each endorsement to determine its content and applicable coverage parts. There is no premium adjustment for endorsements included in this rule, unless otherwise indicated or provided for in this manual or other filed rating plans.

(the remainder of this rule remains unchanged)

ECG-25-511	Limitation – No Stacking of Occurrence Limits
	When writing multiple policies for the same insured, prevents the “stacking” of limits of liability